

What is Claimed is:

- 1           1. A method of facilitating a transaction with between a customer and a  
2 merchant, comprising:
  - 3           arranging for a benefit to be applied to the transaction in exchange for a future  
4 performance of a task by the customer, the task being associated with a party other than  
5 the merchant;
  - 6           arranging for the customer to provide a security deposit; and  
7           arranging for the security deposit to be returned to the customer based on the  
8 performance of the task.
- 1           2. The method of claim 1, wherein the transaction comprises a purchase by the  
2 customer of at least one of: (i) an item; (ii) a product; and (iii) a service.
- 1           3. The method of claim 1, wherein the transaction comprises a sale by the  
2 customer of at least one of: (i) an item; (ii) a product; and (iii) a service.
- 1           4. The method of claim 1, wherein the benefit comprises at least one of: (i) a  
2 reduction in an amount of payment provided by the customer; (ii) a supplemental item  
3 received by the customer, (iii) a substitute item received by the customer, (iv) an  
4 amount of payment received by the customer, (v) a payment of an alternate currency to  
5 the customer, (vi) an improved transaction term, (vii) an improved warranty term, and  
6 (viii) an improved interest rate term.
- 1           5. The method of claim 1, wherein said arranging for the benefit to be applied  
2 to the transaction comprises:
  - 3           transmitting to the customer an offer to apply the benefit to the transaction in  
4 exchange for the future performance of the task by the customer; and  
5           receiving from the customer a response to the offer.

1           6. The method of claim 5, wherein said transmitting is performed in response to  
2 receiving an indication that the customer is interested in purchasing an item.

1           7. The method of claim 1, wherein the security deposit comprises a payment by  
2 the customer.

1           8. The method of claim 1, wherein the security deposit comprises an item  
2 owned by the customer.

1           9. The method of claim 1, wherein the security deposit comprises a reduction of  
2 an amount of credit available to the customer.

1           10. The method of claim 1, wherein the security deposit comprises a payment  
2 of an alternate currency by the customer.

1           11. The method of claim 1, wherein the security deposit comprises an interest a  
2 customer has in an item.

1           12. The method of claim 1, wherein the security deposit comprises a right the  
2 customer has to receive a payment.

1           13. The method of claim 1, wherein said arranging for the customer to provide  
2 the security deposit further comprises:  
3           receiving a payment identifier from the customer; and  
4           arranging for the customer to provide payment of the security deposit using the  
5 payment identifier.

1           14. The method of claim 13, wherein the payment identifier comprises at least  
2 one of: (i) a credit card number, (ii) a debit card number, (iii) a bank account number,  
3 and (iv) electronic payment protocol information.

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1           15. The method of claim 1, wherein said arranging for the customer to provide  
2 the security deposit further comprises:  
3           determining an amount associated with the security deposit.

1           16. The method of claim 15, wherein said determining is based on information  
2 associated with the transaction.

1           17. The method of claim 15, wherein said determining is based on information  
2 associated with the customer.

1           18. The method of claim 17, wherein the information associated with the  
2 customer comprises at least one of: (i) demographic information, (ii) psychographic  
3 information, (iii) an address, (iv) a credit rating, and (v) a transaction history.

1           19. The method of claim 15, wherein said determining is based on information  
2 associated with the task.

1           20. The method of claim 15, wherein said determining is based on information  
2 associated with the benefit.

1           21. The method of claim 15, wherein said determining is based on information  
2 associated with an item purchased by the customer in the transaction.

1           22. The method of claim 21, wherein the information associated with the item  
2 comprises at least one of: (i) an item price, and (ii) an item category.

1           23. The method of claim 15, wherein said determining is based on information  
2 associated with the merchant.

1           24. The method of claim 15, wherein said determining is based on at least one  
2 of: (i) information associated with a subsidy provider, and (ii) a customer acquisition  
3 rate.

1           25. The method of claim 1, wherein said arranging for the security deposit to be  
2 returned to the customer comprises:  
3           providing a payment to the customer.

1           26. The method of claim 1, wherein said arranging for the security deposit to be  
2 returned to the customer comprises:  
3           arranging for a subsidy provider to provide a payment to the customer.

1           27. The method of claim 1, wherein said arranging for the security deposit to be  
2 returned to the customer comprises:  
3           transmitting information associated with the transaction to at least one of: (i) the  
4 customer, and (ii) a subsidy provider.

1           28. The method of claim 1, wherein said arranging for the security deposit to be  
2 returned to the customer further comprises:  
3           receiving information associated with the performance of the task from at least  
4 one of: (i) the customer, and (ii) a subsidy provider.

1           29. The method of claim 28, further comprising:  
2           verifying the received information associated with the performance of the task.

1           30. The method of claim 28, wherein the information associated with the  
2 performance of the task comprises a hash value.

1           31. The method of claim 28, wherein said receiving comprises:  
2           receiving the information associated with the performance of the task from a  
3 customer device.

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1            32. The method of claim 28, wherein said receiving comprises:  
2            receiving the information associated with the performance of the task from the  
3            customer in a human-recognizable format.

1            33. An apparatus for facilitating a transaction between a customer and a  
2            merchant, comprising:  
3            a processor; and  
4            a storage device coupled to said processor and storing instructions adapted to be  
5            executed by said processor to:  
6                   arrange for a benefit to be applied to the transaction in exchange for a  
7                   future performance of a task by the customer, the task being associated with a  
8                   party other than the merchant;  
9                   arrange for the customer to provide a security deposit; and  
10                   arrange the security deposit to be returned to the customer based on the  
11                   performance of the task.

1            34. The apparatus of claim 33, further comprising:  
2            a communication device coupled to said processor and adapted to communicate  
3            with at least one of: (i) a customer device, (ii) a controller, (iii) a merchant device, (iv) a  
4            subsidy provider device, (v) a benefit provider device, (vi) an escrow service device,  
5            and (vii) a payment device.

1            35. The apparatus of claim 33, wherein said storage device further stores at  
2            least one of: (i) a customer database, (ii) a task database, (iii) a rebate certificate  
3            database, and (iv) a rebate code database.

1            36. A medium storing instructions adapted to be executed by a processor to  
2            perform a method for facilitating a transaction between a customer and a merchant, said  
3            method comprising:

4           arranging for a benefit to be applied to the transaction in exchange for a future  
5 performance of a task by the customer, the task being associated with a party other than  
6 the merchant;

7           arranging for the customer to provide a security deposit; and

8           arranging for the security deposit to be returned to the customer based on the  
9 performance of the task.

1           37. A computer-implemented method of facilitating a transaction, comprising:  
2           receiving an indication a customer is interested in purchasing an item from a  
3 merchant;

4           based on the received indication, transmitting to the customer an offer to apply a  
5 benefit, provided by a subsidy provider, to the transaction in exchange for a future  
6 performance of a task by the customer;

7           receiving a payment identifier from the customer;

8           arranging for the customer to provide payment of a security deposit using the  
9 payment identifier;

10          verifying the performance of the task by the customer; and

11          arranging for the security deposit to be returned to the customer based on the  
12 performance of the task.

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